SERFF Tracking Number: STLG-126068564 State: Arkansas
Filing Company: Sterling Life Insurance Company State Tracking Number: 41852

Company Tracking Number:

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: 1.19.08, et al

Project Name/Number: 2009 Insert Brochures/

# Filing at a Glance

Company: Sterling Life Insurance Company

Product Name: 1.19.08, et al SERFF Tr Num: STLG-126068564 State: ArkansasLH TOI: MS06 Medicare Supplement - Other SERFF Status: Closed State Tr Num: 41852

Sub-TOI: MS06.000 Medicare Supplement - Co Tr Num: State Status: Filed-Closed

Other

Filing Type: Advertisement Co Status: Reviewer(s): Stephanie Fowler

Author: Jennifer Marinas Disposition Date: 03/24/2009

Date Submitted: 03/18/2009 Disposition Status: Filed

Date Submitted: 03/18/2009 Disposition Status: Filed Implementation Date Requested: On Approval Implementation Date:

implementation bate requested. On rippleva

State Filing Description:

# **General Information**

Project Name: 2009 Insert Brochures Status of Filing in Domicile: Pending

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other: Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/24/2009

Deemer Date:

Filing Description:

March 18, 2009

Date Approved in Domicile: Domicile Status Comments: Market Type: Individual Group Market Size: Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 03/24/2009

Corresponding Filing Tracking Number:

Arkansas Department of Insurance

1200 West Third St.

Little Rock, AR 72201

SERFF Tracking Number: STLG-126068564 State: Arkansas
Filing Company: Sterling Life Insurance Company State Tracking Number: 41852

Company Tracking Number:

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: 1.19.08, et al

Project Name/Number: 2009 Insert Brochures/

Re: Sterling Life Insurance Company Medicare Supplement and Select Insurance Advertisement Filing - NAIC#77399

Sterling Insert Brochures - Initial Filing - No Replacements

1.19.08 - Premier Medicare Supplement Plan A

1.20.08 - Premier Medicare Supplement Plan B

1.21.08 - Premier Medicare Supplement Plan C

1.22.08 - Premier Medicare Supplement Plan F

1.25.08 - Premier Medicare Supplement Plan G

1.26.08 - Premier Medicare Supplement Plan K

2.68.08 - Select Medicare Supplement Plan A

2.69.08 - Select Medicare Supplement Plan B

2.70.08 - Select Medicare Supplement Plan C

2.74.08 - Select Medicare Supplement Plan F

2.72.08 - Select Medicare Supplement Plan G

2.71.08 - Select Medicare Supplement Plan K

#### Dear Sir/Madam:

Please find the above referenced advertisements for your review and approval. This filing is an advertisement filing for Sterling's Standard Medicare Supplement Insurance policies filed and approved on March 16, 2000 by the Department. This piece is pending in Illinois, Sterling's state of domicile.

#### 1.19.08

This piece is a brochure insert that explains what Sterling Premier Medicare Supplement Plan A is. It compares the difference between cost of Medicare alone and Medicare with Sterling's Premier Medicare Plan A.

#### 1.20.08

This piece is a brochure insert that explains what Sterling Premier Medicare Supplement Plan B is. It compares the difference between cost of Medicare alone and Medicare with Sterling's Premier Medicare Plan B.

#### 1.21.08

This piece is a brochure insert that explains what Sterling Premier Medicare Supplement Plan C is. It compares the

 SERFF Tracking Number:
 STLG-126068564
 State:
 Arkansas

 Filing Company:
 Sterling Life Insurance Company
 State Tracking Number:
 41852

Company Tracking Number:

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: 1.19.08, et al

Project Name/Number: 2009 Insert Brochures/

difference between cost of Medicare alone and Medicare with Sterling's Premier Medicare Plan C.

#### 1.22.08

This piece is a brochure insert that explains what Sterling Premier Medicare Supplement Plan F is. It compares the difference between cost of Medicare alone and Medicare with Sterling's Premier Medicare Plan F.

#### 1.25.08

This piece is a brochure insert that explains what Sterling Premier Medicare Supplement Plan G is. It compares the difference between cost of Medicare alone and Medicare with Sterling's Premier Medicare Plan G.

#### 1.26.08

This piece is a brochure insert that explains what Sterling Premier Medicare Supplement Plan K is. It compares the difference between cost of Medicare alone and Medicare with Sterling's Premier Medicare Plan K.

#### 2.68.08

This piece is a brochure insert that explains what Sterling Select Medicare Supplement Plan A is. It compares the difference between cost of Medicare alone and Medicare with Sterling's Select Medicare Plan A.

#### 2.69.08

This piece is a brochure insert that explains what Sterling Select Medicare Supplement Plan B is. It compares the difference between cost of Medicare alone and Medicare with Sterling's Select Medicare Plan B.

#### 2.70.08

This piece is a brochure insert that explains what Sterling Select Medicare Supplement Plan C is. It compares the difference between cost of Medicare alone and Medicare with Sterling's Select Medicare Plan C.

#### 2.74.08

This piece is a brochure insert that explains what Sterling Select Medicare Supplement Plan F is. It compares the difference between cost of Medicare alone and Medicare with Sterling's Select Medicare Plan F.

#### 2.72.08

This piece is a brochure insert that explains what Sterling Select Medicare Supplement Plan G is. It compares the

SERFF Tracking Number: STLG-126068564 State: Arkansas
Filing Company: Sterling Life Insurance Company State Tracking Number: 41852

Company Tracking Number:

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: 1.19.08, et al

Project Name/Number: 2009 Insert Brochures/

difference between cost of Medicare alone and Medicare with Sterling's Select Medicare Plan G.

## 2.71.08

This piece is a brochure insert that explains what Sterling Select Medicare Supplement Plan K is. It compares the difference between cost of Medicare alone and Medicare with Sterling's Select Medicare Plan K.

If you have any questions, please do not hesitate to contact me at (360) 392-9201 or email jennifer.marinas@sterlingplans.com

Sincerely,

Jennifer Marinas

Legal Assistant

Compliance & Regulatory Affairs

Sterling Life Insurance Company

# **Company and Contact**

## **Filing Contact Information**

Jennifer Marinas, Legal Assistant jennifer.marinas@sterlingplans.com

2219 Rimland Drive (360) 392-9201 [Phone] Bellingham, WA 98227 (360) 647-8632[FAX]

**Filing Company Information** 

Sterling Life Insurance Company CoCode: 77399 State of Domicile: Illinois P.O. Box 5348 Group Code: 361 Company Type: Insurance

Company - Life, Accident & Health

Bellingham, WA 98227 Group Name: State ID Number:

(360) 647-9080 ext. [Phone] FEIN Number: 13-1867829

-----

# **Filing Fees**

SERFF Tracking Number: STLG-126068564 State: Arkansas

Filing Company: Sterling Life Insurance Company State Tracking Number: 41852

Company Tracking Number:

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: 1.19.08, et al

Project Name/Number: 2009 Insert Brochures/

Fee Required? Yes

Fee Amount: \$300.00

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Sterling Life Insurance Company \$300.00 03/18/2009 26514128

SERFF Tracking Number: STLG-126068564 State: Arkansas

Filing Company: Sterling Life Insurance Company State Tracking Number: 41852

Company Tracking Number:

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: 1.19.08, et al

Project Name/Number: 2009 Insert Brochures/

# **Correspondence Summary**

# **Dispositions**

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	03/24/2009	03/24/2009

SERFF Tracking Number: STLG-126068564 State: Arkansas

Filing Company: Sterling Life Insurance Company State Tracking Number: 41852

Company Tracking Number:

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: 1.19.08, et al

Project Name/Number: 2009 Insert Brochures/

# **Disposition**

Disposition Date: 03/24/2009

Implementation Date:

Status: Filed Comment:

Rate data does NOT apply to filing.

 SERFF Tracking Number:
 STLG-126068564
 State:
 Arkansas

 Filing Company:
 Sterling Life Insurance Company
 State Tracking Number:
 41852

Company Tracking Number:

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: 1.19.08, et al

Project Name/Number: 2009 Insert Brochures/

Item Type	Item Name	Item Status	Public Access
Form	Premier Medicare Supplement Plan A Brochure Insert	Filed	Yes
Form	Premier Medicare Supplement Plan B Brochure Insert	Filed	Yes
Form	Premier Medicare Supplement Plan C Brochure Insert	Filed	Yes
Form	Premier Medicare Supplement Plan F Brochure Insert	Filed	Yes
Form	Premier Medicare Supplement Plan G Brochure Insert	Filed	Yes
Form	Premier Medicare Supplement Plan K Brochure Insert	Filed	Yes
Form	Select Medicare Supplement Plan A	Filed	Yes
Form	Brochure Insert Select Medicare Supplement Plan B Brochure Insert	Filed	Yes
Form	Select Medicare Supplement Plan C Brochure Insert	Filed	Yes
Form	Select Medicare Supplement Plan F Brochure Insert	Filed	Yes
Form	Select Medicare Supplement Plan G Brochure Insert	Filed	Yes
Form	Select Medicare Supplement Plan K Brochure Insert	Filed	Yes

 SERFF Tracking Number:
 STLG-126068564
 State:
 Arkansas

 Filing Company:
 Sterling Life Insurance Company
 State Tracking Number:
 41852

Company Tracking Number:

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: 1.19.08, et al

Project Name/Number: 2009 Insert Brochures/

# Form Schedule

## **Lead Form Number:**

Review Status	Form Number	Form Type Form Name	Action	Action Specific  Data	Readability	Attachment
Filed	1.19.08	Advertising Premier Medicare Supplement Plan A Brochure Insert	Initial			1.19.08 PREMIER Plan A POS.pdf
Filed	1.20.08	Advertising Premier Medicare Supplement Plan B Brochure Insert	Initial			1.20.08 PREMIER Plan B POS.pdf
Filed	1.21.08	Advertising Premier Medicare Supplement Plan C Brochure Insert	Initial			1.21.08 PREMIER Plan C POS.pdf
Filed	1.22.08	Advertising Premier Medicare Supplement Plan F Brochure Insert	Initial			1.22.08 Premier Plan F POS.pdf
Filed	1.25.08	Advertising Premier Medicare Supplement Plan G Brochure Insert	Initial			1.25.08 PREMIER Plan G POS.pdf
Filed	1.26.08	Advertising Premier Medicare Supplement Plan K Brochure Insert	Initial			1.26.08 PREMIER Plan K POS.pdf
Filed	2.68.08	Advertising Select Medicare Supplement Plan A Brochure Insert	Initial			2.68.08 Select Plan A POS.pdf
Filed	2.69.08	Advertising Select Medicare Supplement Plan B Brochure Insert	Initial			2.69.08 Select Plan B POS.pdf
Filed	2.70.08	Advertising Select Medicare Supplement Plan C Brochure Insert	Initial			2.70.08 Select Plan C POS.pdf

SERFF Tracking Number: STLG-126068564 State: Arkansas Filing Company: State Tracking Number: 41852 Sterling Life Insurance Company Company Tracking Number:  $MS06\ Medicare\ Supplement-Other$ TOI: Sub-TOI: MS06.000 Medicare Supplement - Other 1.19.08, et al Product Name: Project Name/Number: 2009 Insert Brochures/ Filed 2.73.08 **Advertising Select Medicare** Initial 2.74.08 Supplement Plan F Select Plan F **Brochure Insert** POS.pdf Filed 2.72.08 Advertising Select Medicare Initial 2.72.08 Supplement Plan G Select Plan G **Brochure Insert** POS.pdf Filed 2.71.08 Advertising Select Medicare Initial 2.71.08 Select Plan K Supplement Plan K **Brochure Insert** POS.pdf





Sterling Premier® Plan A is a Medicare Supplement Insurance Plan with basic benefits designed to provide some basic protection. The plan covers Medicare Part A and Part B coinsurance, once your deductible is paid.

# **KEY FEATURES**

# Choose Your Doctors and Hospitals

As a Sterling Premier® Plan A policyholder, you are free to select the doctors and hospitals you prefer – no need to change providers because of network restrictions. And, there are no referrals required to see any specialist.

## **Customer Service**

When you need us, call your agent or our Customer Service department at [1-888-858-8551 (TTY/TDD available at 1-888-858-8567)]. Our experienced Customer Service specialists can handle questions on claims, covered benefits, or anything related to your Sterling Premier® Plan A. At Sterling, you'll talk to a real person, not an automated system!

Local agents and quick claims processing make Sterling Premier<sup>®</sup> Plan A an even more attractive choice for your Medicare supplement insurance.

# HIGHLIGHTS [2009] OUT-OF-POCKET COSTS COVERED **BENEFIT** WITH STERLING PLAN A Original Medicare Alone PART A DEDUCTIBLE [\$1,024] for days 1-60 of each hospital stay [\$1,024] for days 1-60 each hospital stay Part A (Hospital) [\$256] per day, days 61-90 \$0 Coinsurance [\$512] per day, days 91-150 PART B DEDUCTIBLE [\$135] each year [\$135] each year 20% of the Medicare approved amounts \$0 for Medicare approved PART B (MEDICAL) Coinsurance preventive services FIRST 3 PINTS OF \$0 100% of the Medicare approved amounts BLOOD EACH YEAR Up to [\$128] each day, days 21-100 Up to [\$128] each day, days 21-100 Skilled Nursing FACILITY CARE All costs All costs PART B EXCESS **CHARGES** All costs All costs FOREIGN TRAVEL **EMERGENCY**

These policies may have exclusions, limitations and reductions of benefits. For costs and complete details of coverage, contact your Sterling agent.

# Premiums for all coverage listed above:

Annual \$	Monthly \$
Name	Age
Agent Name	Date

## **Limitations and Exclusions**

Your coverage is conditional on Medicare's approval of Medicare Eligible Expenses. Services eligible for coverage must therefore be deemed as medically necessary by Medicare. If Medicare does not consider services rendered or expenses incurred as medically necessary, no benefits will be paid. We will not place any limitations on benefits that are more restrictive than Medicare's limitations and restrictions.

No benefits will be paid under Medicare Part A which duplicates payments under Medicare Part B. No benefits will be paid under Medicare Part B which duplicates payments under Medicare Part A. No benefits will duplicate payment made directly by Medicare.

#### **Refund of Premium**

If termination is due to you ceasing to be eligible for this plan or we receive written notice that you wish to terminate your coverage, the date of termination will be the first day of the month following the event. Any premium paid beyond the termination date will be refunded to you.

## Renewability

This policy is guaranteed renewable as long as the required premium is paid.

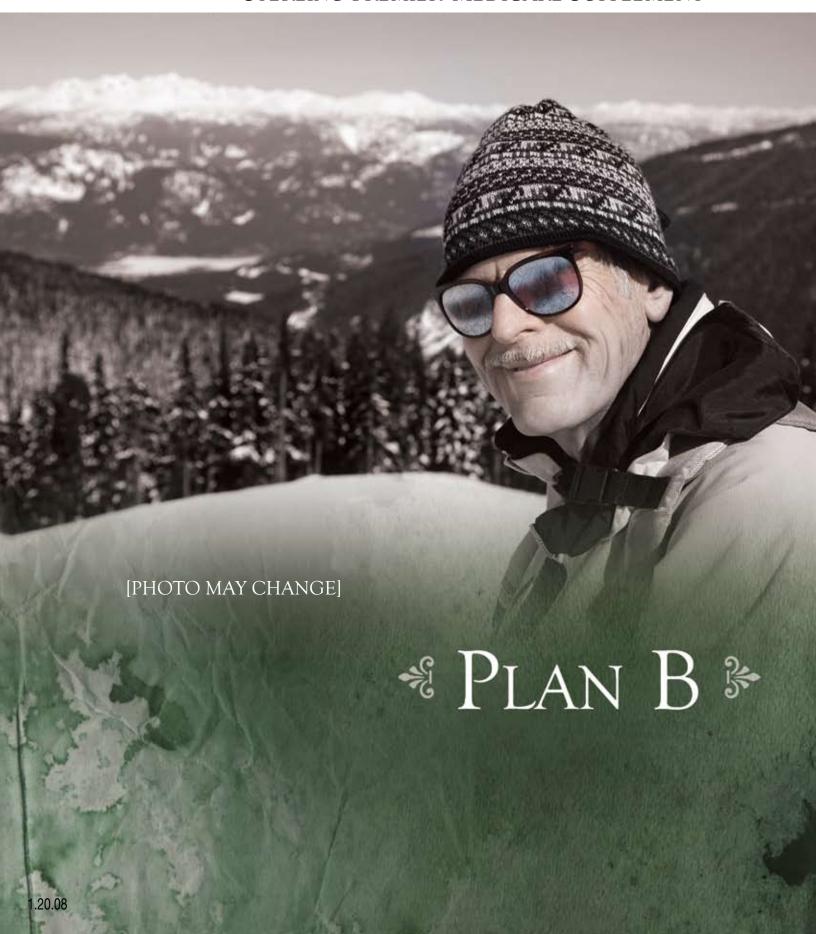


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For Sterling Premier® and Medicare Select Supplement Insurance, neither Sterling nor its agents are affiliated with Medicare or the state or federal government. Not all plans may be available in all areas. Please contact Sterling for details on other insurance plans that may be available.





Sterling Premier<sup>®</sup> Plan B is a standard Medicare Supplement Insurance Plan with basic benefits designed to cover Medicare Part A and Part B coinsurance, including your Part A deductible.

# **KEY FEATURES**

# Choose Your Doctors and Hospitals

As a Sterling Premier® Plan B policyholder, you are free to select the doctors and hospitals you prefer – no need to change providers because of network restrictions. And, there are no referrals required to see any specialist.

## **Customer Service**

When you need us, call your agent or our Customer Service department at [1-888-858-8551 (TTY/TDD available at 1-888-858-8567)]. Our experienced Customer Service specialists can handle questions on claims, covered benefits, or anything related to your Sterling Premier® Plan B. At Sterling, you'll talk to a real person, not an automated system!

Local agents and quick claims processing make Sterling Premier<sup>®</sup> Plan B an even more attractive choice for your Medicare supplement insurance.

# HIGHLIGHTS [2009] OUT-OF-POCKET COSTS COVERED **BENEFIT** Original Medicare Alone WITH STERLING PLAN B PART A DEDUCTIBLE [\$1,024] for days 1-60 of each hospital stay \$0 [\$256] per day, days 61-90 PART A (HOSPITAL) \$0 Coinsurance [\$512] per day, days 91-150 [\$135] each year PART B DEDUCTIBLE [\$135] each year 20% of the Medicare approved amounts PART B (MEDICAL) \$0 for Medicare approved Coinsurance preventive services \$0 FIRST 3 PINTS OF 100% of the Medicare approved amounts BLOOD EACH YEAR Skilled Nursing Up to [\$128] each day, days 21-100 Up to [\$128] each day, days 21-100 FACILITY CARE All costs PART B EXCESS All costs **CHARGES** FOREIGN TRAVEL All costs All costs **EMERGENCY**

These policies may have exclusions, limitations and reductions of benefits. For costs and complete details of coverage, contact your Sterling agent.

P	REMIUMS	FOR ALL	COVERAGE	LISTED	ABOVE:
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Annual \$	Monthly \$
Name	Age
Agent Name	Date

## **Limitations and Exclusions**

Your coverage is conditional on Medicare's approval of Medicare Eligible Expenses. Services eligible for coverage must therefore be deemed as medically necessary by Medicare. If Medicare does not consider services rendered or expenses incurred as medically necessary, no benefits will be paid. We will not place any limitations on benefits that are more restrictive than Medicare's limitations and restrictions.

No benefits will be paid under Medicare Part A which duplicates payments under Medicare Part B. No benefits will be paid under Medicare Part B which duplicates payments under Medicare Part A. No benefits will duplicate payment made directly by Medicare.

#### **Refund of Premium**

If termination is due to you ceasing to be eligible for this plan or we receive written notice that you wish to terminate your coverage, the date of termination will be the first day of the month following the event. Any premium paid beyond the termination date will be refunded to you.

## Renewability

This policy is guaranteed renewable as long as the required premium is paid.



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STERLING PREMIER® MEDICARE SUPPLEMENT





Sterling Premier® Plan C is a standard Medicare Supplement Insurance Plan with more than just the basic benefits. Designed to cover Medicare Part A and Part B deductibles and coinsurance, Plan C also features Skilled Nursing Facility Care and Foreign Travel Emergency benefits.

# **KEY FEATURES**

# Choose Your Doctors and Hospitals

As a Sterling Premier® Plan C policyholder, you are free to select the doctors and hospitals you prefer – no need to change providers because of network restrictions. And, there are no referrals required to see any specialist.

# Skilled Nursing Facility Care

While you recover and continue to improve, Sterling Premier® Plan C covers Skilled Nursing Facility (SNF) Care coinsurance charges not covered by Medicare for days 21-100.

# Foreign Travel Coverage

For those who travel abroad, Sterling Premier<sup>®</sup> Plan C covers 80% of emergency care after a \$250 deductible for services needed beginning within the first 60 days of each trip outside the USA.

## **Customer Service**

When you need us, call your agent or our Customer Service department at [1-888-858-8551 (TTY/TDD available at 1-888-858-8567)]. Our experienced Customer Service specialists can handle questions on claims, covered benefits, or anything related to your Sterling Premier® Plan C. At Sterling, you'll talk to a real person, not an automated system!

# **HIGHLIGHTS** [2009] OUT-OF-POCKET COSTS COVERED **BENEFIT** WITH STERLING PLAN C Original Medicare Alone PART A DEDUCTIBLE [\$1,024] for days 1-60 of each hospital stay \$0 [\$256] per day, days 61-90 PART A (HOSPITAL) \$0 Coinsurance [\$512] per day, days 91-150 PART B DEDUCTIBLE [\$135] each year \$0 20% of the Medicare approved amounts \$0 for Medicare approved PART B (MEDICAL) Coinsurance preventive services FIRST 3 PINTS OF 100% of the Medicare approved amounts \$0 BLOOD EACH YEAR **SNF CARE** Up to [\$128] each day, days 21-100 \$0, days 21-100 PART B EXCESS All costs All costs CHARGES FOREIGN TRAVEL All costs [\$250] deductible, then 20% of remaining **EMERGENCY** charges up to [\$50,000] maximum lifetime benefit

These policies may have exclusions, limitations and reductions of benefits. For costs and complete details of coverage, contact your Sterling agent.

# Premiums for all coverage listed above:

Annual \$	Monthly \$
Name	Age
Agent Name	Date

## **Limitations and Exclusions**

Your coverage is conditional on Medicare's approval of Medicare Eligible Expenses. Services eligible for coverage must therefore be deemed as medically necessary by Medicare. If Medicare does not consider services rendered or expenses incurred as medically necessary, no benefits will be paid. We will not place any limitations on benefits that are more restrictive than Medicare's limitations and restrictions.

No benefits will be paid under Medicare Part A which duplicates payments under Medicare Part B. No benefits will be paid under Medicare Part B which duplicates payments under Medicare Part A. No benefits will duplicate payment made directly by Medicare.

#### **Refund of Premium**

If termination is due to you ceasing to be eligible for this plan or we receive written notice that you wish to terminate your coverage, the date of termination will be the first day of the month following the event. Any premium paid beyond the termination date will be refunded to you.

## Renewability

This policy is guaranteed renewable as long as the required premium is paid.



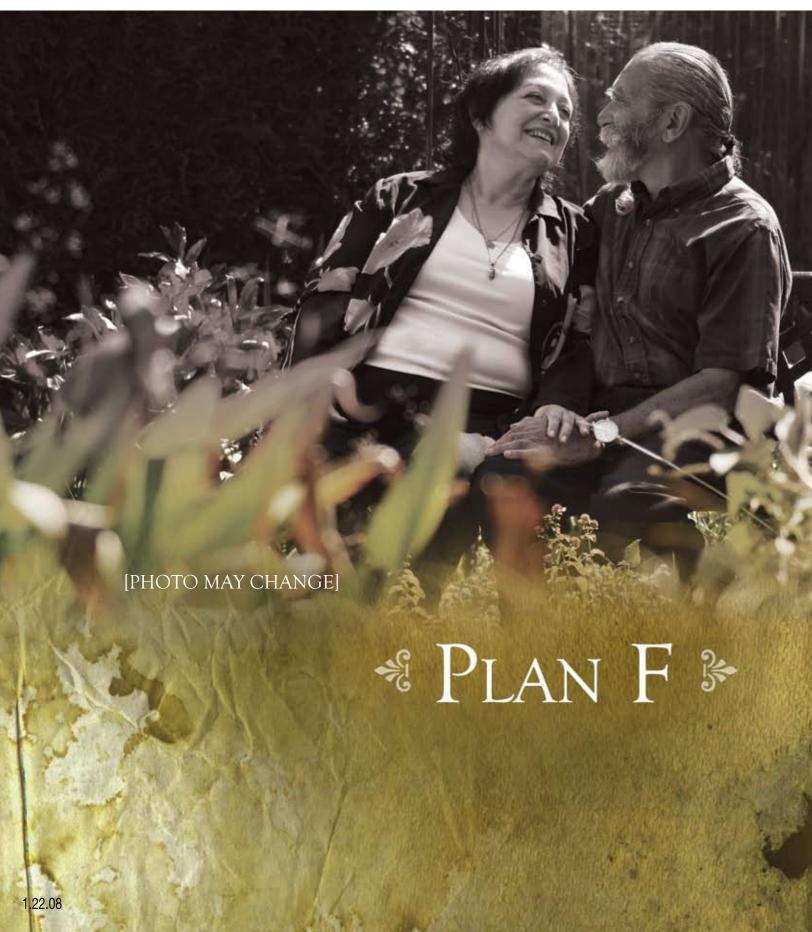
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STERLING PREMIER® MEDICARE SUPPLEMENT





Sterling knows many people want more comprehensive protection. Sterling Premier<sup>®</sup> Plan F is a standard Medicare Supplement Insurance Plan that goes further than most plans in providing financial security. Designed to cover Medicare Part A and Part B deductibles and coinsurance, Plan F also features coverage for Part B Excess Charges, Skilled Nursing Facility Care and Foreign Travel Emergency services.

# **KEY FEATURES**

# Choose Your Doctors and Hospitals

As a Sterling Premier® Plan F policyholder, you are free to select the doctors and hospitals you prefer – no need to change providers because of network restrictions. And, there are no referrals required to see any specialist.

# Skilled Nursing Facility Care

Sterling Premier<sup>®</sup> Plan F covers Skilled Nursing Facility (SNF) Care coinsurance charges not covered by Medicare for days 21-100 for any approved stay.

## Foreign Travel Coverage

Sterling Premier<sup>®</sup> Plan F covers 80% of emergency care after a \$250 deductible for services needed beginning within the first 60 days of each trip outside the USA.

## **Customer Service**

When you need us, call your agent or our Customer Service department at [1-888-858-8551 (TTY/TDD available at 1-888-858-8567)]. Our experienced Customer Service specialists can handle questions on claims, covered benefits, or anything related to your Sterling Premier® Plan F. At Sterling, you'll talk to a real person, not an automated system!

# **HIGHLIGHTS** [2009] OUT-OF-POCKET COSTS COVERED **BENEFIT** Original Medicare Alone WITH STERLING PLAN F PART A DEDUCTIBLE [\$1,024] for days 1-60 of each hospital stay \$0 PART A (HOSPITAL) [\$256] per day, days 61-90 \$0 Coinsurance [\$512] per day, days 91-150 PART B DEDUCTIBLE [\$135] each year \$0 \$0 for Medicare approved PART B (MEDICAL) 20% of the Medicare approved amounts preventive services Coinsurance FIRST 3 PINTS OF 100% of the Medicare approved amounts \$0 BLOOD EACH YEAR SNF CARE Up to [\$128] each day, days 21-100 \$0, days 21-100 \$0 PART B EXCESS All costs CHARGES FOREIGN TRAVEL All costs [\$250] deductible, then 20% of remaining **EMERGENCY** charges up to [\$50,000] maximum lifetime

benefit

These policies may have exclusions, limitations and reductions of benefits. For costs and complete details of coverage, contact your Sterling agent.

# Premiums for all coverage listed above:

Annual \$	Monthly \$
Name	Age
Agent Name	Date

## **Limitations and Exclusions**

Your coverage is conditional on Medicare's approval of Medicare Eligible Expenses. Services eligible for coverage must therefore be deemed as medically necessary by Medicare. If Medicare does not consider services rendered or expenses incurred as medically necessary, no benefits will be paid. We will not place any limitations on benefits that are more restrictive than Medicare's limitations and restrictions.

No benefits will be paid under Medicare Part A which duplicates payments under Medicare Part B. No benefits will be paid under Medicare Part B which duplicates payments under Medicare Part A. No benefits will duplicate payment made directly by Medicare.

#### **Refund of Premium**

If termination is due to you ceasing to be eligible for this plan or we receive written notice that you wish to terminate your coverage, the date of termination will be the first day of the month following the event. Any premium paid beyond the termination date will be refunded to you.

## Renewability

This policy is guaranteed renewable as long as the required premium is paid.



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STERLING PREMIER® MEDICARE SUPPLEMENT





Sterling offers a Medicare Supplement Insurance Plan that provides you an opportunity to recover from an illness or injury where you want to be, in your own home.

Original Medicare provides skilled home care but doesn't provide for your other needs such as bathing and dressing. Plan G's At-Home Recovery Benefit provides assistance with the activities of daily living to help you regain your independence.

# **KEY FEATURES**

# At-Home Recovery Benefit

If you are already receiving Medicare-covered skilled home care, the At-Home Recovery Benefit provides assistance for activities of daily living such as bathing and dressing. The benefit pays [\$40] per day up to an annual total of [\$1,600].

# Choose Your Doctors and Hospitals

As a Sterling Premier® Plan G policyholder, you are free to select the doctors and hospitals you prefer – no need to change providers because of network restrictions. And, there are no referrals required to see any specialist.

## **Customer Service**

When you need us, call your agent or our Customer Service department at [1-888-858-8551 (TTY/TDD available at 1-888-858-8567)]. Our experienced Customer Service specialists can handle questions on claims, covered benefits, or anything related to your Sterling Premier® Plan G. At Sterling, you'll talk to a real person, not an automated system!

If all this isn't enough, local agents and quick claims processing make Sterling Premier<sup>®</sup> Plan G an even more attractive choice for your Medicare supplement insurance.

# HIGHLIGHTS

COVERED	[2009] OUT-OF-POCKET COSTS		
BENEFIT	Original Medicare Alone	With Sterling Plan G	
PART A DEDUCTIBLE	[\$1,024] for days 1-60 of each hospital stay	\$0	
PART A (HOSPITAL) COINSURANCE	[\$256] per day, days 61-90 [\$512] per day, days 91-150	\$0	
PART B DEDUCTIBLE	[\$135] each year	[\$135] each year	
PART B (MEDICAL) COINSURANCE	20% of the Medicare approved amounts	\$0	
FIRST 3 PINTS OF BLOOD EACH YEAR	100% of the Medicare approved amounts	\$0	
Skilled Nursing Facility Care	Up to [\$128] each day, days 21-100	\$0, days 21-100	
PART B EXCESS CHARGES	All costs	20% of the excess charges	
Foreign Travel Emergency	All costs	[\$250] deductible, then 20% of remaining charges up to [\$50,000] maximum lifetime benefit.	
At-Home Recovery	\$0 for Medicare approved home health services All costs for services not covered by Medicare	You pay the balance remaining after plan pays. Plan pays actual charges up to [\$40] per visit, not to exceed [7] visits per week. Plan pays [\$1,600] calendar year maximum.	

These policies may have exclusions, limitations and reductions of benefits. For costs and complete details of coverage, contact your Sterling agent.

Annual \$	Monthly \$
Name	Age
Agent Name	Date

## **Limitations and Exclusions**

Your coverage is conditional on Medicare's approval of Medicare Eligible Expenses. Services eligible for coverage must therefore be deemed as medically necessary by Medicare. If Medicare does not consider services rendered or expenses incurred as medically necessary, no benefits will be paid. We will not place any limitations on benefits that are more restrictive than Medicare's limitations and restrictions.

No benefits will be paid under Medicare Part A which duplicates payments under Medicare Part B. No benefits will be paid under Medicare Part B which duplicates payments under Medicare Part A. No benefits will duplicate payment made directly by Medicare.

#### **Refund of Premium**

If termination is due to you ceasing to be eligible for this plan or we receive written notice that you wish to terminate your coverage, the date of termination will be the first day of the month following the event. Any premium paid beyond the termination date will be refunded to you.

## Renewability

This policy is guaranteed renewable as long as the required premium is paid.



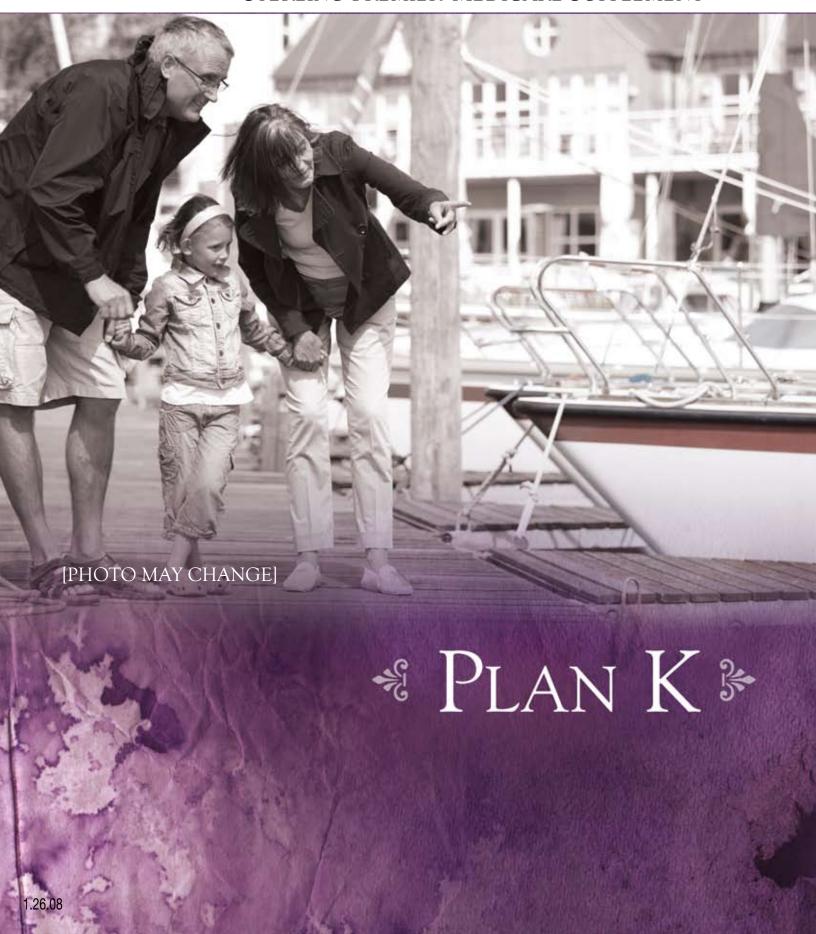
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[P.O. Box 5348, Bellingham, WA 98227-5348] www.sterlingplans.com

For Sterling Premier® and Medicare Select Supplement Insurance, neither Sterling nor its agents are affiliated with Medicare or the state or federal government. Not all plans may be available in all areas. Please contact Sterling for details on other insurance plans that may be available.

STERLING PREMIER® MEDICARE SUPPLEMENT





Sterling knows health insurance premiums and medical expenses can be a major concern, so we developed a plan with you in mind.

By sharing the cost of the Medicare deductibles and coinsurance, we can offer you this plan at a cost less than other standard supplement plans.

# **KEY FEATURES**

# Choose Your Doctors and Hospitals

As a Sterling Premier<sup>®</sup> Insurance Plan K policyholder, you are free to select the doctors and hospitals you prefer – no need to change providers because of network restrictions. And, there are no referrals required to see any specialist.

## Out-of-Pocket Maximum

Sterling Premier<sup>®</sup> Plan K limits your annual out-of-pocket payments for Medicare approved expenses to [\$4,440<sup>\*</sup>], so you know there is a limit to what you'll pay.

## **Customer Service**

When you need us, call your agent or our Customer Service department at [1-888-858-8551 (TTY/TDD available at 1-888-858-8567)]. Our experienced Customer Service specialists can handle questions on claims, covered benefits, or anything related to your Sterling Premier® Plan K. At Sterling, you'll talk to a real person, not an automated system!

If all this isn't enough, local agents and quick claims processing make Sterling Premier® Plan K an even more attractive choice for your Medicare supplement insurance.

<sup>\*</sup>This amount is for [2008]. The out-of-pocket annual limit will increase each year for inflation. See Outline of Coverage for details and exceptions.

# HIGHLIGHTS

COVERED	[2009] OUT-OF-POCKET COSTS			
BENEFIT	Original Medicare Alone	With Sterling Plan K		
PART A DEDUCTIBLE	[\$1,024] for days 1-60 of each hospital stay	50% of Medicare approved amounts		
PART A (HOSPITAL) COINSURANCE	[\$256] per day, days 61-90 \$0 [\$512] per day, days 91-150			
PART B DEDUCTIBLE	[\$135] each year [\$135] each year			
PART B (MEDICAL) COINSURANCE	20% of the Medicare approved amounts	\$0 for Medicare approved preventive services 50% for remaining Part B charges		
FIRST 3 PINTS OF BLOOD EACH YEAR	100% of the Medicare approved amounts	50% of Medicare approved amounts		
Skilled Nursing Facility Care	Up to [\$128] each day, days 21-100	50% of Medicare approved amounts		
PART B EXCESS CHARGES	All costs	All costs Excess charges paid do not count towards the annual Out-of-Pocket Limit		
Foreign Travel Emergency	All costs	All costs		
Out-of-Pocket Limit	No limit	[\$4,440] Annual Out-of-Pocket Limit		

These policies may have exclusions, limitations and reductions of benefits. For costs and complete details of coverage, contact your Sterling agent.

	Premiums	FOR ALL	COVERAGE	LISTED	ABOVE:
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Annual \$	Monthly \$	
Name	Age	
Agent Name	Date	

## **Limitations and Exclusions**

Your coverage is conditional on Medicare's approval of Medicare Eligible Expenses. Services eligible for coverage must therefore be deemed as medically necessary by Medicare. If Medicare does not consider services rendered or expenses incurred as medically necessary, no benefits will be paid. We will not place any limitations on benefits that are more restrictive than Medicare's limitations and restrictions.

No benefits will be paid under Medicare Part A which duplicates payments under Medicare Part B. No benefits will be paid under Medicare Part B which duplicates payments under Medicare Part A. No benefits will duplicate payment made directly by Medicare.

#### **Refund of Premium**

If termination is due to you ceasing to be eligible for this plan or we receive written notice that you wish to terminate your coverage, the date of termination will be the first day of the month following the event. Any premium paid beyond the termination date will be refunded to you.

## Renewability

This policy is guaranteed renewable as long as the required premium is paid.



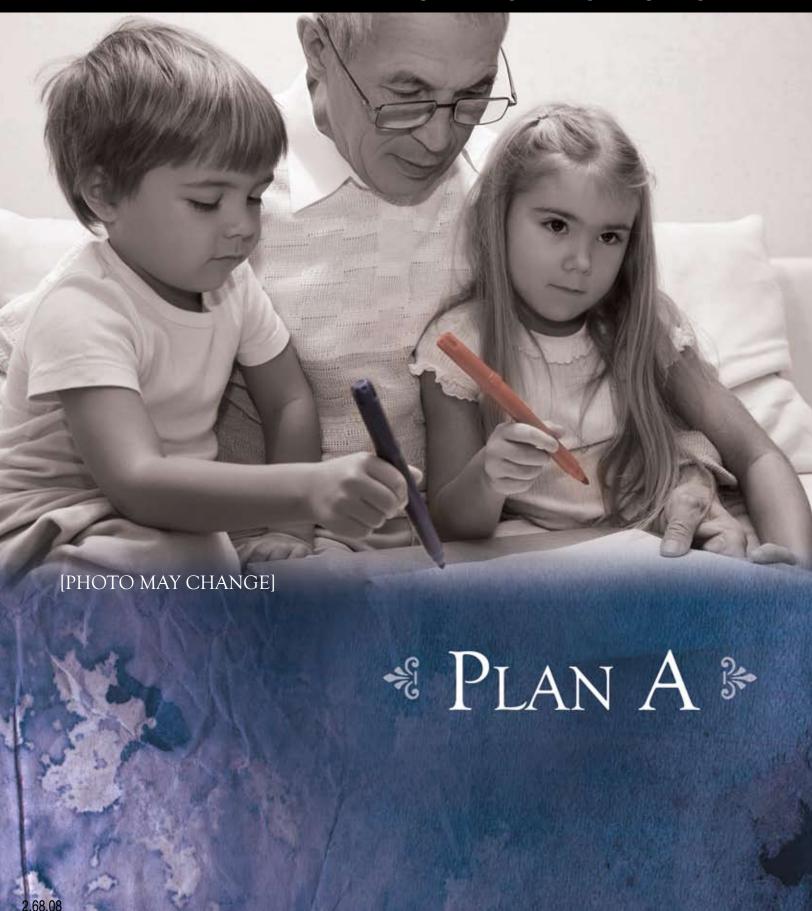
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# STERLING MEDICARE SELECT





Sterling Medicare Select Plan A is a Medicare Supplement Insurance Plan with basic benefits designed to provide some basic protection. The plan covers Medicare Part A and Part B coinsurance, once your deductible is paid. By you agreeing to use a Network Hospital or Medical Center\*, we can offer you this plan at a cost less than standard supplement Plan A.

# **KEY FEATURES**

#### Choose Your Doctors and Specialists

As a Sterling Medicare Select Plan A policyholder, you are free to select the doctors you prefer – no need to change physicians because of network restrictions, and no referrals are required.

#### **Flexibility**

If your situation changes, you may convert this plan to any Sterling Medicare Supplement plan offered in your state that does not contain network restrictions, without additional underwriting.

#### **Customer Service**

When you need us, call your agent or our Customer Service department at [1-888-858-8551 (TTY/TDD available at 1-888-858-8567)]. Our experienced Customer Service specialists can handle questions on claims, covered benefits, or anything related to your Sterling Medicare Select Plan A. At Sterling, you'll talk to a real person, not an automated system!

#### HIGHLIGHTS [2009] OUT-OF-POCKET COSTS COVERED **BENEFIT** WITH STERLING PLAN A Original Medicare Alone [\$1,024] for days 1-60 of each hospital stay PART A DEDUCTIBLE [\$1,024] for days 1-60 each hospital stay [\$256] per day, days 61-90 \$0 PART A (HOSPITAL) Coinsurance [\$512] per day, days 91-150 [\$135] each year [\$135] each year PART B DEDUCTIBLE 20% of the Medicare approved amounts \$0 for Medicare approved PART B (MEDICAL) Coinsurance preventive services \$0 FIRST 3 PINTS OF BLOOD 100% of the Medicare approved amounts EACH YEAR SKILLED NURSING Up to [\$128] each day, days 21-100 Up to [\$128] each day, days 21-100 FACILITY CARE PART B EXCESS All costs All costs CHARGES All costs FOREIGN TRAVEL All costs **EMERGENCY**

These policies may have exclusions, limitations and reductions of benefits. For costs and complete details of coverage, contact your Sterling agent.

# Premiums for all coverage listed above:

Annual \$	Monthly \$
Name	Age
Agent Name	Date

Your coverage is conditional on Medicare's approval of Medicare Eligible Expenses. Services eligible for coverage must therefore be deemed as medically necessary by Medicare. If Medicare does not consider services rendered or expenses incurred as medically necessary, no benefits will be paid. We will not place any limitations on benefits that are more restrictive than Medicare's limitations and restrictions, except as noted in the Network Hospital Restrictions.

No benefits will be paid under Medicare Part A which duplicates payments under Medicare Part B. No benefits will be paid under Medicare Part B which duplicates payments under Medicare Part A. No benefits will duplicate payment made directly by Medicare.

#### **Continuation of Coverage**

If the authority to issue Medicare Select policies is discontinued for whatever reason or the Service Area no longer exists, your coverage can continue. Coverage will be continued under any other Medicare Supplement policy we have available containing comparable or lesser benefits and which does not contain Restricted Network Provisions. You will not need to provide evidence of insurability.

#### **Conversion Privilege**

You may request to convert this policy to a policy that does not contain Restricted Network Provisions without submission of evidence of insurance at any time. Your request must be received by Sterling on or before the 20<sup>th</sup> day of the month, and will be effective the 1<sup>st</sup> day of the following month. The conversion will be to any Medicare Supplement plan you choose which is offered by Sterling for sale in your state.

#### **Refund of Premium**

If termination is due to you ceasing to be eligible for this plan or we receive written notice that you wish to terminate your coverage, the date of termination will be the first day of the month following the event. Any premium paid beyond the termination date will be refunded to you.

#### Renewability

This policy is guaranteed renewable as long as the required premium is paid.



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Sterling Medicare Select Plan B is a Medicare Supplement Insurance Plan with basic benefits designed to cover Medicare Part A and Part B coinsurance, including your Part A deductible. By you agreeing to use a Network Hospital or Medical Center\*, we can offer you this plan at a cost less than standard supplement Plan B.

# **KEY FEATURES**

#### Choose Your Doctors and Specialists

As a Sterling Medicare Select Plan B policyholder, you are free to select the doctors you prefer – no need to change physicians because of network restrictions, and no referrals are required.

## Flexibility

If your situation changes, you may convert this plan to any Sterling Medicare Supplement plan offered in your state, that does not contain network restrictions, without additional underwriting.

#### **Customer Service**

When you need us, call your agent or our Customer Service department at [1-888-858-8551 (TTY/TDD available at 1-888-858-8567)]. Our experienced Customer Service specialists can handle questions on claims, covered benefits, or anything related to your Sterling Medicare Select Plan B. At Sterling, you'll talk to a real person, not an automated system!

#### HIGHLIGHTS [2009] OUT-OF-POCKET COSTS COVERED **BENEFIT** Original Medicare Alone WITH STERLING PLAN B [\$1,024] for days 1-60 of each hospital stay PART A DEDUCTIBLE \$0 [\$256] per day, days 61-90 \$0 PART A (HOSPITAL) Coinsurance [\$512] per day, days 91-150 PART B DEDUCTIBLE [\$135] each year [\$135] each year 20% of the Medicare approved amounts \$0 for Medicare approved PART B (MEDICAL) Coinsurance preventive services FIRST 3 PINTS OF BLOOD 100% of the Medicare approved amounts \$0 EACH YEAR Up to [\$128] each day, days 21-100 SKILLED NURSING Up to [\$128] each day, days 21-100 FACILITY CARE PART B EXCESS All costs All costs **CHARGES** FOREIGN TRAVEL All costs All costs **EMERGENCY**

These policies may have exclusions, limitations and reductions of benefits. For costs and complete details of coverage, contact your Sterling agent.

Premiums for	ALL COVERAGE	LISTED ABOVE:

Annual \$	Monthly \$
Name	Age
Agent Name	Date

Your coverage is conditional on Medicare's approval of Medicare Eligible Expenses. Services eligible for coverage must therefore be deemed as medically necessary by Medicare. If Medicare does not consider services rendered or expenses incurred as medically necessary, no benefits will be paid. We will not place any limitations on benefits that are more restrictive than Medicare's limitations and restrictions, except as noted in the Network Hospital Restrictions.

No benefits will be paid under Medicare Part A which duplicates payments under Medicare Part B. No benefits will be paid under Medicare Part B which duplicates payments under Medicare Part A. No benefits will duplicate payment made directly by Medicare.

#### **Continuation of Coverage**

If the authority to issue Medicare Select policies is discontinued for whatever reason or the Service Area no longer exists, your coverage can continue. Coverage will be continued under any other Medicare Supplement policy we have available containing comparable or lesser benefits and which does not contain Restricted Network Provisions. You will not need to provide evidence of insurability.

#### **Conversion Privilege**

You may request to convert this policy to a policy that does not contain Restricted Network Provisions without submission of evidence of insurance at any time. Your request must be received by Sterling on or before the 20<sup>th</sup> day of the month, and will be effective the 1<sup>st</sup> day of the following month. The conversion will be to any Medicare Supplement plan you choose which is offered by Sterling for sale in your state.

#### **Refund of Premium**

If termination is due to you ceasing to be eligible for this plan or we receive written notice that you wish to terminate your coverage, the date of termination will be the first day of the month following the event. Any premium paid beyond the termination date will be refunded to you.

#### Renewability

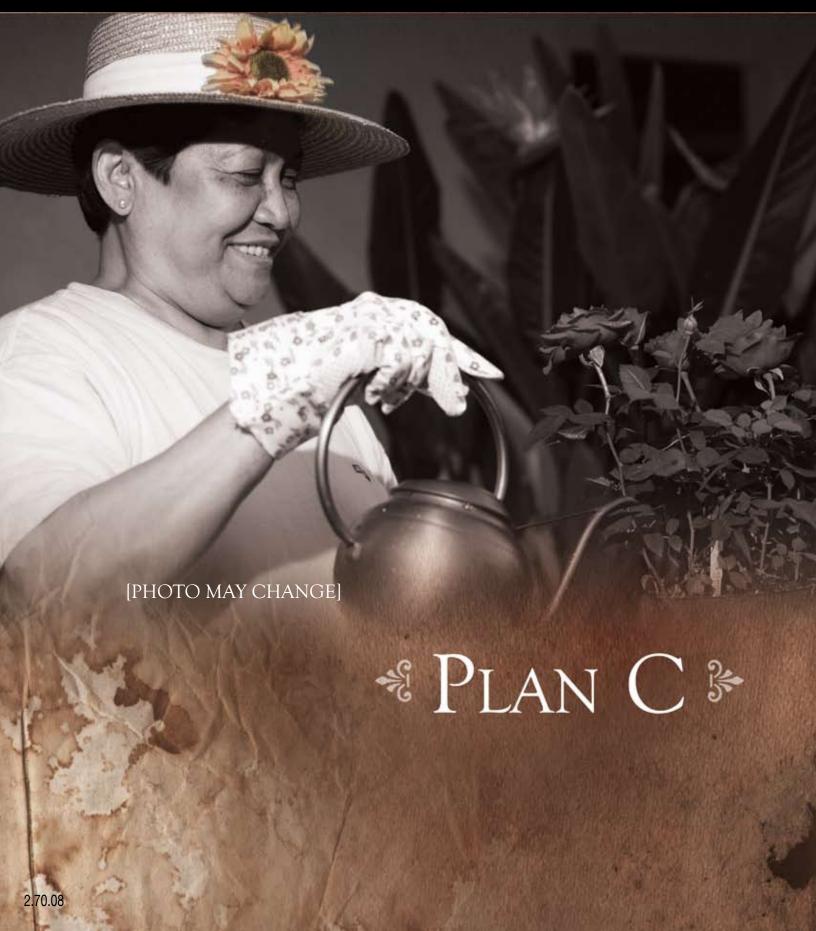
This policy is guaranteed renewable as long as the required premium is paid.



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# STERLING MEDICARE SELECT PLAN C

Sterling Medicare Select Supplement Insurance Plan C is designed to cover Medicare Part A and Part B deductibles and coinsurance. Plan C also features Skilled Nursing Facility Care and Foreign Travel Emergency benefits. And, by you agreeing to use a Network Hospital or Medical Center\*, we can offer you this plan at a cost less than standard supplement Plan C.

# **KEY FEATURES**

#### Choose Your Doctors and Specialists

As a Sterling Medicare Select Plan C policyholder, you are free to select the doctors you prefer – no need to change physicians because of network restrictions, and no referrals are required.

#### Skilled Nursing Facility Care

While you recover and continue to improve, Sterling Medicare Select Plan C covers Skilled Nursing Facility (SNF) Care coinsurance charges not covered by Medicare for days 21-100.

#### Foreign Travel Coverage

For those who travel abroad, Sterling Medicare Select Plan C covers 80% of emergency care after a \$250 deductible for services needed beginning within the first 60 days of each trip outside the USA.

#### **Flexibility**

If your situation changes, you may convert this plan to any Sterling Medicare Supplement plan offered in your state, that does not contain network restrictions, without additional underwriting.

#### **Customer Service**

When you need us, call your agent or our Customer Service department at [1-888-858-8551 (TTY/TDD available at 1-888-858-8567)]. Our experienced Customer Service specialists can handle questions on claims, covered benefits, or anything related to your Sterling Medicare Select Plan C. At Sterling, you'll talk to a real person, not an automated system!

#### HIGHLIGHTS [2009] OUT-OF-POCKET COSTS COVERED **BENEFIT** Original Medicare Alone WITH STERLING PLAN C PART A DEDUCTIBLE [\$1,024] for days 1-60 of each hospital stay \$0 PART A (HOSPITAL) [\$256] per day, days 61-90 \$0 Coinsurance [\$512] per day, days 91-150 PART B DEDUCTIBLE [\$135] each year \$0 PART B (MEDICAL) 20% of the Medicare approved amounts \$0 for Medicare approved Coinsurance preventive services FIRST 3 PINTS OF \$0 100% of the Medicare approved amounts BLOOD EACH YEAR Up to [\$128] each day, days 21-100 \$0, days 21-100 SNF CARE PART B EXCESS All costs All costs CHARGES

[\$250] deductible, then 20% of remaining

charges up to [\$50,000] maximum lifetime

benefit

These policies may have exclusions, limitations and reductions of benefits. For costs and complete details of coverage, contact your Sterling agent.

All costs

FOREIGN TRAVEL

**EMERGENCY** 

# Premiums for all coverage listed above:

Annual \$	Monthly \$
Name	Age
Agent Name	Date

Your coverage is conditional on Medicare's approval of Medicare Eligible Expenses. Services eligible for coverage must therefore be deemed as medically necessary by Medicare. If Medicare does not consider services rendered or expenses incurred as medically necessary, no benefits will be paid. We will not place any limitations on benefits that are more restrictive than Medicare's limitations and restrictions, except as noted in the Network Hospital Restrictions.

No benefits will be paid under Medicare Part A which duplicates payments under Medicare Part B. No benefits will be paid under Medicare Part B which duplicates payments under Medicare Part A. No benefits will duplicate payment made directly by Medicare.

#### **Continuation of Coverage**

If the authority to issue Medicare Select policies is discontinued for whatever reason or the Service Area no longer exists, your coverage can continue. Coverage will be continued under any other Medicare Supplement policy we have available containing comparable or lesser benefits and which does not contain Restricted Network Provisions. You will not need to provide evidence of insurability.

#### **Conversion Privilege**

You may request to convert this policy to a policy that does not contain Restricted Network Provisions without submission of evidence of insurance at any time. Your request must be received by Sterling on or before the 20<sup>th</sup> day of the month, and will be effective the 1<sup>st</sup> day of the following month. The conversion will be to any Medicare Supplement plan you choose which is offered by Sterling for sale in your state.

#### **Refund of Premium**

If termination is due to you ceasing to be eligible for this plan or we receive written notice that you wish to terminate your coverage, the date of termination will be the first day of the month following the event. Any premium paid beyond the termination date will be refunded to you.

#### Renewability

This policy is guaranteed renewable as long as the required premium is paid.



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Sterling knows many people want more comprehensive protection. Sterling Medicare Select Plan F is a Medicare Supplement Insurance Plan that goes further than most plans in providing financial security.

Designed to cover Medicare Part A and Part B deductibles and coinsurance, Plan F also features coverage for Part B Excess Charges, Skilled Nursing Facility Care and Foreign Travel Emergency services. By you agreeing to use a Network Hospital or Medical Center\*, we can offer you this plan at a cost less than standard supplement Plan F.

# **KEY FEATURES**

## Choose Your Doctors and Specialists

As a Sterling Medicare Select Plan F policyholder, you are free to select the doctors you prefer – no need to change physicians because of network restrictions, and no referrals are required.

#### **Excess Charges**

Pays up to the maximum allowed on any given amount you can be charged by providers who don't accept medicare assignment, on any expense approved by Medicare, leaving you with nothing to pay out of pocket.

## Skilled Nursing Facility Care

Sterling Medicare Select Plan F covers Skilled Nursing Facility (SNF) Care coinsurance charges not covered by Medicare for days 21-100 for any approved stay.

#### Foreign Travel Coverage

Sterling Medicare Select Plan F covers 80% of emergency care after a \$250 deductible for services needed beginning within the first 60 days of each trip outside the USA.

# Flexibility

If your situation changes, you may convert this plan to any Sterling Medicare Supplement plan offered in your state, that does not contain network restrictions, without additional underwriting.

#### **Customer Service**

When you need us, call your agent or our Customer Service department at [1-888-858-8551 (TTY/TDD available at 1-888-858-8567)]. Our experienced Customer Service specialists can handle questions on claims, covered benefits, or anything related to your Sterling Plan F. At Sterling, you'll talk to a real person, not an automated system!

#### **HIGHLIGHTS** [2009] OUT-OF-POCKET COSTS COVERED **BENEFIT** Original Medicare Alone WITH STERLING PLAN F [\$1,024] for days 1-60 of each hospital stay PART A DEDUCTIBLE \$0 [\$256] per day, days 61-90 \$0 PART A (HOSPITAL) Coinsurance [\$512] per day, days 91-150 [\$135] each year PART B DEDUCTIBLE \$0 \$0 for Medicare approved 20% of the Medicare approved amounts PART B (MEDICAL) preventive services Coinsurance 100% of the Medicare approved amounts \$0 FIRST 3 PINTS OF BLOOD EACH YEAR SNF CARE Up to [\$128] each day, days 21-100 \$0, days 21-100 PART B EXCESS All costs \$0 CHARGES All costs [\$250] deductible, then 20% of remaining FOREIGN TRAVEL **EMERGENCY** charges up to [\$50,000] maximum lifetime benefit

These policies may have exclusions, limitations and reductions of benefits. For costs and complete details of coverage, contact your Sterling agent.

# Premiums for all coverage listed above:

Annual \$	Monthly \$
Name	Age
Agent Name	Date

Your coverage is conditional on Medicare's approval of Medicare Eligible Expenses. Services eligible for coverage must therefore be deemed as medically necessary by Medicare. If Medicare does not consider services rendered or expenses incurred as medically necessary, no benefits will be paid. We will not place any limitations on benefits that are more restrictive than Medicare's limitations and restrictions, except as noted in the Network Hospital Restrictions.

No benefits will be paid under Medicare Part A which duplicates payments under Medicare Part B. No benefits will be paid under Medicare Part B which duplicates payments under Medicare Part A. No benefits will duplicate payment made directly by Medicare.

#### **Continuation of Coverage**

If the authority to issue Medicare Select policies is discontinued for whatever reason or the Service Area no longer exists, your coverage can continue. Coverage will be continued under any other Medicare Supplement policy we have available containing comparable or lesser benefits and which does not contain Restricted Network Provisions. You will not need to provide evidence of insurability.

#### **Conversion Privilege**

You may request to convert this policy to a policy that does not contain Restricted Network Provisions without submission of evidence of insurance at any time. Your request must be received by Sterling on or before the 20<sup>th</sup> day of the month, and will be effective the 1<sup>st</sup> day of the following month. The conversion will be to any Medicare Supplement plan you choose which is offered by Sterling for sale in your state.

#### **Refund of Premium**

If termination is due to you ceasing to be eligible for this plan or we receive written notice that you wish to terminate your coverage, the date of termination will be the first day of the month following the event. Any premium paid beyond the termination date will be refunded to you.

#### Renewability

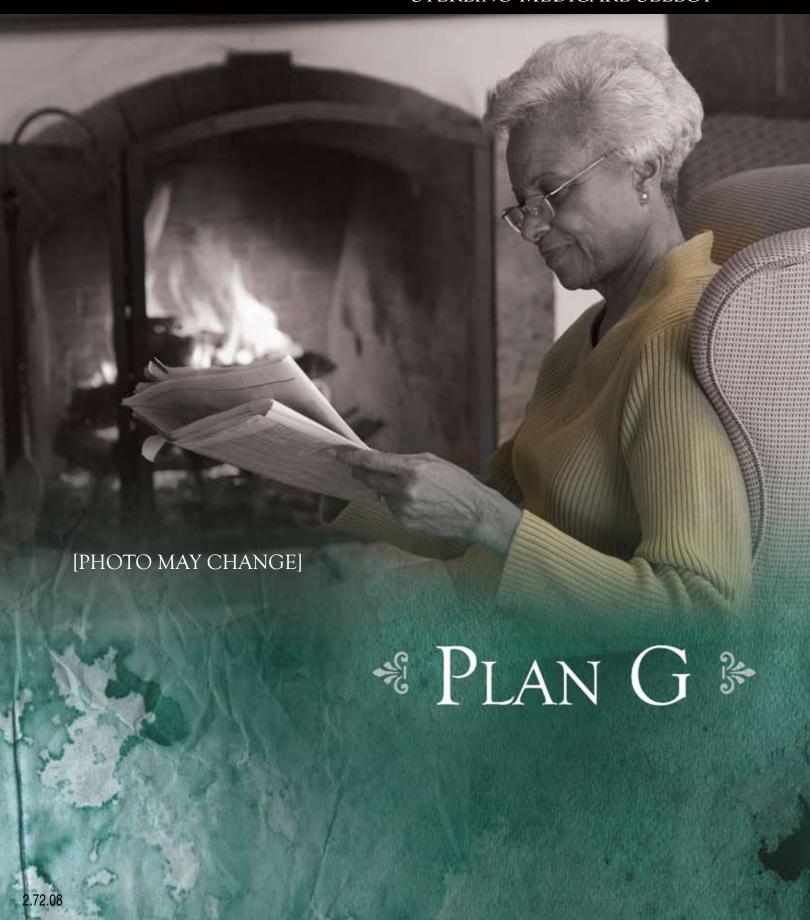
This policy is guaranteed renewable as long as the required premium is paid.



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Sterling offers a Medicare Select Supplement Insurance Plan that provides you an opportunity to recover from an illness or injury where you want to be, in your own home.

Original Medicare provides skilled home care but doesn't provide for your other needs such as bathing and dressing. Plan G's At-Home Recovery Benefit provides assistance with the activities of daily living to help you regain your independence.

By you agreeing to use a Network Hospital or Medical Center, we can offer you this plan at a cost less than standard supplement Plan G.

## **KEY FEATURES**

## At-Home Recovery Benefit

If you are already receiving Medicare-covered skilled home care, the At-Home Recovery Benefit provides assistance for activities of daily living such as bathing and dressing. The benefit pays \$40 per day up to an annual total of [\$1,600].

# **Excess Charges**

The plan pays 80% of Excess Charges - the amount that providers may charge in excess of what Medicare allows.

# Choose Your Doctors and Specialists

As a Sterling Medicare Select Plan G policyholder, you are free to select the doctors you prefer – no need to change physicians because of network restrictions, and no referrals are required.

# Flexibility

If your situation changes, you may convert this plan to any Sterling Medicare Supplement plan offered in your state, that does not contain network restrictions, without additional underwriting.

#### **Customer Service**

When you need us, call your agent or our Customer Service department at [1-888-858-8551 (TTY/TDD available at 1-888-858-8567)]. Our experienced Customer Service specialists can handle questions on claims, covered benefits, or anything related to your Sterling Medicare Select Plan G. At Sterling, you'll talk to a real person, not an automated system!

#### **HIGHLIGHTS** [2009] OUT-OF-POCKET COSTS COVERED **BENEFIT** Original Medicare Alone WITH STERLING PLAN G PART A DEDUCTIBLE [\$1,024] for days 1-60 of each hospital stay \$0 [\$256] per day, days 61-90 \$0 PART A (HOSPITAL) Coinsurance [\$512] per day, days 91-150 PART B DEDUCTIBLE [\$135] each year [\$135] each year 20% of the Medicare approved amounts PART B (MEDICAL) \$0 Coinsurance FIRST 3 PINTS OF 100% of the Medicare approved amounts \$0 BLOOD EACH YEAR Skilled Nursing Up to [\$128] each day, days 21-100 \$0, days 21-100 FACILITY CARE

20% of the excess charges

[\$250] deductible, then 20% of

maximum lifetime benefit.

year maximum.

remaining charges up to [\$50,000]

You pay the balance remaining after plan pays. Plan pays actual charges up

to [\$40] per visit, not to exceed [7] visits per week. Plan pays [\$1,600] calendar

These policies may have exclusions, limitations and reductions of benefits. For costs and complete details of coverage, contact your Sterling agent.

All costs

All costs

PART B EXCESS

FOREIGN TRAVEL

AT-HOME RECOVERY

**EMERGENCY** 

CHARGES

# Premiums for all coverage listed above:

Annual \$	Monthly \$
Name	Age
Agent Name	Date

\$0 for Medicare approved home health services

All costs for services not covered by Medicare

Your coverage is conditional on Medicare's approval of Medicare Eligible Expenses. Services eligible for coverage must therefore be deemed as medically necessary by Medicare. If Medicare does not consider services rendered or expenses incurred as medically necessary, no benefits will be paid. We will not place any limitations on benefits that are more restrictive than Medicare's limitations and restrictions, except as noted in the Network Hospital Restrictions.

No benefits will be paid under Medicare Part A which duplicates payments under Medicare Part B. No benefits will be paid under Medicare Part B which duplicates payments under Medicare Part A. No benefits will duplicate payment made directly by Medicare.

#### **Continuation of Coverage**

If the authority to issue Medicare Select policies is discontinued for whatever reason or the Service Area no longer exists, your coverage can continue. Coverage will be continued under any other Medicare Supplement policy we have available containing comparable or lesser benefits and which does not contain Restricted Network Provisions. You will not need to provide evidence of insurability.

#### **Conversion Privilege**

You may request to convert this policy to a policy that does not contain Restricted Network Provisions without submission of evidence of insurance at any time. Your request must be received by Sterling on or before the 20<sup>th</sup> day of the month, and will be effective the 1<sup>st</sup> day of the following month. The conversion will be to any Medicare Supplement plan you choose which is offered by Sterling for sale in your state.

#### **Refund of Premium**

If termination is due to you ceasing to be eligible for this plan or we receive written notice that you wish to terminate your coverage, the date of termination will be the first day of the month following the event. Any premium paid beyond the termination date will be refunded to you.

#### Renewability

This policy is guaranteed renewable as long as the required premium is paid.



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Sterling knows health insurance premiums and medical expenses can be a major concern, so we developed a plan with you in mind.

By sharing the cost of the Medicare deductibles and coinsurance, and you agreeing to use a Network Hospital or Medical Center\*, we can offer you this plan at a cost less than standard supplement Plan K.

## **KEY FEATURES**

#### **Out-of-Pocket Maximum**

Sterling Medicare Supplement Insurance Plan K limits your annual out-of-pocket payments for Medicare approved expenses to [\$4,440\*\*], so you know there is a limit to what you'll pay.

#### Choose Your Doctors and Specialists

As a Sterling Medicare Select Plan K policyholder, you are free to select the doctors you prefer – no need to change physicians because of network restrictions, and no referrals are required.

#### Flexibility

If your situation changes, you may convert this plan to any Sterling Medicare Supplement plan offered in your state, that does not contain network restrictions, without additional underwriting.

#### **Customer Service**

When you need us, call your agent or our Customer Service department at [1-888-858-8551 (TTY/TDD available at 1-888-858-8567)]. Our experienced Customer Service specialists can handle questions on claims, covered benefits, or anything related to your Sterling Medicare Select Plan K. At Sterling, you'll talk to a real person, not an automated system!

Network Hospital restrictions apply. Nursing home, convalescent home or extended care not included in the definition of "Hospital." When non-emergency hospital services are needed, your physician must have Network Hospital admitting privileges. In case of emergency, or if your network hospital doesn't provide the services you require, you will still be covered at a non-network facility. "This amount is for [2008]. The out-of-pocket annual limit will increase each year for inflation. See Outlines of Coverage for details and exceptions.

#### **HIGHLIGHTS** [2009] OUT-OF-POCKET COSTS COVERED **BENEFIT** Original Medicare Alone WITH STERLING PLAN K PART A DEDUCTIBLE [\$1,024] for days 1-60 of each hospital stay 50% of Medicare approved amounts PART A (HOSPITAL) [\$256] per day, days 61-90 \$0 Coinsurance [\$512] per day, days 91-150 PART B DEDUCTIBLE [\$135] each year [\$135] each year \$0 for Medicare approved 20% of the Medicare approved amounts PART B (MEDICAL) preventive services Coinsurance 50% for remaining Part B charges 50% of Medicare approved amounts FIRST 3 PINTS OF 100% of the Medicare approved amounts BLOOD EACH YEAR SKILLED NURSING Up to [\$128] each day, days 21-100 50% of Medicare approved amounts FACILITY CARE

All costs

All costs

[\$4,440] Annual

Out-of-Pocket Limit

Excess charges paid do not count towards the annual Out-of-Pocket Limit

These policies may have exclusions, limitations and reductions of benefits. For costs and complete details of coverage, contact your Sterling agent.

All costs

All costs

No limit

PART B EXCESS

FOREIGN TRAVEL

**OUT-OF-POCKET LIMIT** 

**EMERGENCY** 

CHARGES

# Premiums for all coverage listed above:

Annual \$	Monthly \$
Name	Age
Agent Name	Date

Your coverage is conditional on Medicare's approval of Medicare Eligible Expenses. Services eligible for coverage must therefore be deemed as medically necessary by Medicare. If Medicare does not consider services rendered or expenses incurred as medically necessary, no benefits will be paid. We will not place any limitations on benefits that are more restrictive than Medicare's limitations and restrictions, except as noted in the Network Hospital Restrictions.

No benefits will be paid under Medicare Part A which duplicates payments under Medicare Part B. No benefits will be paid under Medicare Part B which duplicates payments under Medicare Part A. No benefits will duplicate payment made directly by Medicare.

#### **Continuation of Coverage**

If the authority to issue Medicare Select policies is discontinued for whatever reason or the Service Area no longer exists, your coverage can continue. Coverage will be continued under any other Medicare Supplement policy we have available containing comparable or lesser benefits and which does not contain Restricted Network Provisions. You will not need to provide evidence of insurability.

#### **Conversion Privilege**

You may request to convert this policy to a policy that does not contain Restricted Network Provisions without submission of evidence of insurance at any time. Your request must be received by Sterling on or before the 20<sup>th</sup> day of the month, and will be effective the 1<sup>st</sup> day of the following month. The conversion will be to any Medicare Supplement plan you choose which is offered by Sterling for sale in your state.

#### **Refund of Premium**

If termination is due to you ceasing to be eligible for this plan or we receive written notice that you wish to terminate your coverage, the date of termination will be the first day of the month following the event. Any premium paid beyond the termination date will be refunded to you.

#### Renewability

This policy is guaranteed renewable as long as the required premium is paid.



Real People. Wise Choices.®

Underwritten by Sterling Life Insurance Company

[P.O. Box 5348, Bellingham, WA 98227-5348] www.sterlingplans.com

SERFF Tracking Number: STLG-126068564 State: Arkansas

Filing Company: Sterling Life Insurance Company State Tracking Number: 41852

Company Tracking Number:

TOI: MS06 Medicare Supplement - Other Sub-TOI: MS06.000 Medicare Supplement - Other

Product Name: 1.19.08, et al

Project Name/Number: 2009 Insert Brochures/

# **Rate Information**

Rate data does NOT apply to filing.